



FREE FINANCIAL GUIDE

# The *7 Money Moves* to Get on the Right Side of Wealth

Only 48% of Americans are financially literate — costing them \$1,015 every year.

**These 7 moves will change that.**

**\$1,015**

LOST ANNUALLY  
to financial illiteracy

**56%**

FEEL ANXIETY  
about money

**78%**

WISH THEY LEARNED  
money in school

— THE CORE SYSTEM —

## The *7 Money Moves* That Change Everything

Each move builds on the last. Together they form a complete framework — not just for managing money, but for thinking about it differently.

**01**

FOUNDATION · MINDSET

### Know Your Number

You can't win a game you're not tracking. Your "number" is your exact net worth — assets minus liabilities. Most people avoid this step because the truth feels uncomfortable. But knowing where you stand is the first act of financial courage.

**POWER TIP** Set a "Money Date" — 30 minutes every Sunday to review your balances, spending, and progress. People who track weekly save 18% more on average.

**02**

BEHAVIOR · SYSTEMS

### Pay Yourself First — Automatically

The wealth-building secret hiding in plain sight: automation. Before you spend a dollar, a percentage moves to savings and investments — without a decision, without willpower. Wealth becomes a system, not a discipline.

**POWER TIP** Start with just 1% of income if you're starting from zero. Increase by 1% every 90 days. You'll barely feel it — but your future self will feel everything.

03

🛡️ PROTECTION · SECURITY

## Build Your Financial Firewall

Only 30% of Americans can cover a \$1,000 emergency. Debt starts where savings end. Your emergency fund — 3 to 6 months of expenses — is not a savings strategy. It's a shield. Without it, every unexpected expense becomes a crisis.

**POWER TIP** Open a separate high-yield savings account labeled "Do Not Touch" at a different bank. Out of sight, out of temptation — and earning 4–5% APY while you sleep.

04

✂️ DEBT · FREEDOM

## Attack Debt Like an Enemy

High-interest debt is a reverse investment — it compounds against you. Every dollar of high-interest debt you eliminate is a guaranteed 20%+ return. Nothing in the market beats that.

**POWER TIP** Use the "Debt Avalanche" — list debts by interest rate, attack the highest first, pay minimums on the rest. Once a debt is gone, roll that payment into the next one.

05

📈 GROWTH · INVESTING

## Make Your Money Work Overnight

Investing isn't for the rich — it's how people become rich. A single dollar invested at 25 becomes \$21 by retirement. Waiting a decade cuts that in half. Time is the ingredient you can never buy back.

**POWER TIP** Start with a low-cost index fund (S&P 500 ETF). 90% of professional fund managers underperform the index over 15 years. Consistency beats cleverness every single time.

06

💡 INCOME · LEVERAGE

## Multiply Your Income Streams

The average millionaire has 7 income streams. Your job is Stream 1 — it's not meant to be your only one. Rental income, dividends, side businesses, and digital products are your insurance against economic shifts and inflation.

**POWER TIP** Audit your existing skills for what someone would pay for. The fastest path to Stream 2 is monetizing what you already know — consulting, coaching, freelancing, or a digital product.

07

🏛️ LEGACY · MASTERY

## Protect and Pass It On

Wealth without a plan disappears in one generation. A will, updated beneficiaries, and term life insurance are not morbid — they are the ultimate act of love. The wealthy don't just build wealth. They architect how it grows long after they're gone.

**POWER TIP** Start today: (1) Update all beneficiaries. (2) Write a one-page "if something happens" letter. (3) Get a free term life insurance quote online. These cost nothing but protect everything.

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— REWIRE YOUR THINKING —

## The *Money Mindset* Shift

Financial literacy is 20% math and 80% behavior. These mental rewires separate people who stay broke from those who build wealth.

AREA	OLD THINKING	RSM THINKING
INCOME	<del>✗ I can't afford it</del>	✓ How can I afford it?
SAVING	<del>✗ I'll save what's left</del>	✓ I spend what's left after saving
INVESTING	<del>✗ That's too risky</del>	✓ Not investing IS the real risk
DEBT	<del>✗ Debt is normal</del>	✓ Debt is a tool — use wisely or not at all
WEALTH	<del>✗ Rich people are lucky</del>	✓ Wealth is built through consistent decisions
TIME	<del>✗ I'll start when I make more</del>	✓ The best day to start was yesterday

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— YOUR ACTION PLAN —

## 30-Day Money Reset Checklist

Check off each action. Small steps create massive momentum.

- WEEK 1 Calculate your exact net worth (assets minus liabilities)
- WEEK 1 List every account, debt, and asset you own
- WEEK 1 Set a weekly "Money Date" on your calendar
- WEEK 2 Automate a savings transfer (even \$25) to a separate account
- WEEK 2 Open a high-yield savings account if you don't have one
- WEEK 2 Pull your free credit report at [AnnualCreditReport.com](https://www.annualcreditreport.com)
- WEEK 3 List your debts by interest rate, highest to lowest
- WEEK 3 Make one extra debt payment this week — any amount
- WEEK 3 Audit subscriptions — cancel at least 2 you don't use
- WEEK 4 Open or contribute to a retirement account (IRA or 401k)
- WEEK 4 Update beneficiaries on all accounts and insurance policies
- WEEK 4 Write down 3 income ideas beyond your primary job

*“The secret to wealth is simple: find a way to do more for others than anyone else does. Become more valuable. Do more. Give more. Be more.”*

— R I G H T S I D E O F M O N E Y

Y O U R N E X T S T E P

## Ready to Get on the *Right Side of Money?*

This guide is just the beginning. The RSM community goes deeper — with live workshops, 1-on-1 coaching, and a step-by-step wealth-building roadmap built for real people.



R \$ M · R I G H T S I D E O F M O N E Y

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